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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Application No. | : 09/677,401 | Confirmation No. | : 3108 |
| Applicants | : K. Jon Kern | Art Unit | : 3629 |
| Filed | : 29 September 2000 | Examiner | : T.D. Nguyen |
| Title | : Loyalty reward program for reducing the balance of a loan obligation | | |
| Docket No. | : 014-040001US | | |
| Customer No. | : 33486 | | |

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Sir:

The Applicant has received and considered the final Office action mailed 13 July 2004.
Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks/Arguments begin on page 15 of this paper.